

09/05/2017 TUE 12:17 FAX

0001/005

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September 4, 2017 FAX COVER SHEET

State Farm Insurance
PO Box 106171
Atlanta, GA 30348-6171

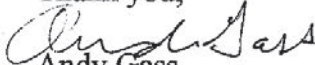
F 1-855-820-6318, ~~29~~ 5 pages total

P 1-844-292-8615 x 339
Shelli Behara

RE: Lynnette Mason
Insured: Lynnette Mason
Claim #: 36-0325-9F5 UM/UM Claim
D/A: 11/4/15

Ms. Mason is asking State Farm to pay her \$25,000 UM/UM. The UM/UM is necessary for payments on the medical described in my 1/3/17 letter and the enclosures.

Thank you,


Andy Gass

Enc. 1/3/17 letter

EXHIBIT 19

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002/005

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January 3, 2017

MAILED

State Farm Insurance
PO Box 106171
Atlanta, GA 30348-6171

F 1-855-820-6318, _____ pages total

P 1-844-292-8615 x 339
Shelli Behara

RE: Lynnette Mason
Insured: ~~Lyndee Harrison~~
Claim #: 36-0325-9F5 UM/UIM Claim
D/A: 11/4/15

Lynnette Mason is asking State Farm to pay her \$25,000 UM (I use UM to include underinsured claims). The UM payment is necessary for Lynnette to get the left shoulder surgery. (1) On 7/22/16 Robert Tibbs, MD noted: She does have some extensor digiti brevis atrophy on the left. (4) Lynnette is having muscle loss on the back of the left forearm and left hand. Lynnette is typing with one hand.

Using 36 OS Section 3636 F. State Farm can pay the \$25,000 and then State Farm can "be entitled to the proceeds of any settlement or judgment".

Lynnette cannot use her health insurance because the deductibles and copays are more than she can pay.

The picture of the car shows the impact. (5) Her primary doctor records and Walgreen's pharmacy records show Lynnette did NOT have a preexisting shoulder and neck injury. (6,7,8)

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January 3, 2017

RE: Lynnette Mason, p.2

Since the 11/4/15 wreck Lynnette has spent her time after work attending medical appointments doing home exercises, and using medicated cream. Lynnette states: The Gabapentin prescribed by Dr. Tibbs is doing nothing. The Mobic and gel barely takes the edge off.

On 11/28/16 Lynnette emailed a description of her limitations at work. (11)

Typing is slow and painful using the left hand. Frequently she reaches over with her right hand to type. At home it is painful to squeeze the toothpaste.

The shoulder injections are a deep injection that carry some risk. Lynnette and Dr. Coupens think surgery is the best option.

On 7/22/16 Dr. Tibbs regarding the left shoulder/arm found:

She does have some extensor digiti brevis atrophy on the left.

Her hand intrinsics are slightly weakened on the left...

She does have sensory changes down her left hand, especially in an ulnar nerve distribution. (4)

At the 8/19/16 exam Robert Tibbs, MD suggested she see Dr. Steven Coupens at OSSO. These surgeons have a good reputation in OKC. I think Dr. Coupens travels to the world Olympics to treat participants. (just something I heard)

I have attached all the records that I have. If there is something State Farm needs for the UM evaluation, email your request to: caegass@gmail.com

Thank you,



Andy Gass

Encl: List and documents listed

9-4-17 only list attached & list of bills

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Attachments for Mason's UM/UIIM claim D/A 11/4/15

1. 10/13/16 report of Dr. Coupens describing the left shoulder arthroscopy with SAD/DCE
2. two medical articles describing "SAD/DCE" as shoulder arthroscopy and decompression, distal clavicle excision
3. medical article for shoulder impingement surgery
4. 7/22/16 report of Dr. Tibbs describing atrophy
5. picture of car
6. outline of primary doctor records
7. primary doctor records
8. Walgreens record before 11/4/15 wreck
9. Walgreens record after 11/4/15
10. two business cards showing where Lynnette works
11. 11/28/16 Lynnette's description of limits on her left hand and left shoulder at work
12. 6/20/16 Lynnette's description of limits on her left hand
13. 1/20/16 Lynnette's description of limits on her left hand and neck
14. medical bills & surgery estimates
15. medical records for D/A 11/4/15 to date

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RE: Lynnette Mason
D/A: 11/4/15

MEDICAL BILLS & SURGERY ESTIMATES

* Norman ER, 11/4/15	\$ 2,308.00
Emergency Services of OK, 11/4/15	\$ 454.00
NRHS Radiology Associates, 11/4/15	\$ 30.00
* Broadway Clinic 11/10/15 to 7/7/16	\$ 4,370.00
* Midtown Imaging, cervical MRI 11/24/15	\$ 1,330.00
* Interventional Spine Services, ESI 12/9/15	\$ 3,181.00
* Advance Physical Therapy Solutions, 1/7/16 to 6/24/16	\$ 3,520.00
* Oklahoma Diagnostic Imaging, MRI on L. shoulder 2/4/16	\$ 1,026.00
MRI on L. shoulder 9/20/16	\$ 1,641.00
* Dr. Robert Tibbs, 1/20/16 to 9/28/16	\$ 726.00
* EMG on left arm & hand 8/9/16	\$ 650.00
* Dr. Steven Coupens, 9/12/16 to 10/13/16	\$ 985.00
L.shoulder surgery estimates:	
Surgery Center of Oklahoma	\$ 4,730.00
Dr. Coupens - arthroscopy...	\$ 2,800.00
Dr. Coupens - decompression...	<u>\$ 2,600.00</u>
Total to date	<u>\$30,351.00</u>

2,308.00	+
454.00	+
30.00	+
4,370.00	+
1,330.00	+
3,181.00	+
3,520.00	+
1,026.00	+
1,641.00	+
726.00	+
650.00	+
985.00	+
4,730.00	+
2,800.00	+
2,600.00	+
30,351.00	+

* records attached